User manual RABO INTERNET BANKING

“BETALEN EN SPAREN” (PAYING AND SAVING)
“BETALEN BUITENLAND” (FOREIGN PAYMENTS)

For instructions on how to use Rabo Internetbanking we recommend to watch the demos with English subtitles on www.rabobank.nl (servicemenu, english_pages).The demos show how to log on, to enter a payment order, to check account information and more specific options for different user groups.

This document contains extra information on security and order statuses and instructions how to respond to any error messages and a dictionary.

INDEX

1. **Security**
2. **Using the Random reader**
3. **Foreign payments**
4. **Special instructions**
5. **Status reports**
6. **Other options**
7. **Ending a session**
8. **Rabo Internetbanking Helpdesk**
9. **Dictionary**

1. Security

"For access to the secure pages of the website your browser starts a login procedure. The address bar of the login page always contains an URL that starts with https://bankieren.rabobank.nl/. All browsers display a padlock symbol to indicate you are viewing a secure web page. The padlock symbol is shown in the status bar, at the end of the address bar or in the top right hand corner of the window, depending on which browser you use.This way you can be sure that you are safely connected with the Rabobank."

The combination of the secured session and the Random Reader, makes Rabo Internet banking a very safe way of banking.

For sending orders you are also required to sign with an electronic signature created with your Random Reader. For amounts exceeding a certain limit, other security checks will be made.

2. Using the Random Reader

The Random Reader has 2 functions that we use for Internetbanking. The following options will be given after you have inserted your bankcard in the Random Reader:
Press I: Getting access to your accounts
Press S: Placing a (electronic) signature on your (payment) orders

2.1 Errors and Corrections

If you enter incorrect data, press the C button to clear and correct.
Below is a summary of errors that could occur and ways to solve the error.

Random reader displays:	**Kaart fout** (bank card error)
Cause/solution:	1. The bank card was inserted incorrectly in the reader: the bank card should be placed with the chip side up. The chip should not be showing once the bank card has been inserted. 2. The chip on the card is damaged. Contact the bank
Random reader displays:	**Foutieve pin** (incorrect pincode)
Cause/solution:	1. An incorrect pincode was entered. This message is followed by pin poging 2 (2nd attempt enter correct pincode)
Random reader displays:	**Laatste poging** (final attempt) The card will be 'blocked' if an incorrect pincode is entered once again
Random reader displays:	**Uw pin is geblokkeerd** (chip on your pass is blocked)
Cause/solution:	You will need to contact the bank

3. Foreign payments

Remarks:
During the process of filling in the several steps Rabo Internet Banking does a number of checks on the correctness of the payment details. When you enter incorrect details this will be displayed on the top of the screen. The most common remarks are:

- **"Dit is een foutief IBAN/ bankrekening een betalingsopdracht met een foutief IBAN/rekeningnummer kan niet worden uitgevoerd"** (this is a invalid bank account number or IBAN. Payments with a invalid IBAN or account number can not be processed). Please enter a correct account number.
- **Op basis van ingevoerd SWIFT-adres zijn geen bankgegevens gevonden. Gelieve het SWIFT-adres te corrigeren.** (No banking details have been found based on the stated SWIFT-address. Please adjust this address). Please enter a correct SWIFT-address/BIC.

4. Special instructions

4.1 Express orders
With "Betalen & Sparen" you can enter an express order by means of the "Bankgiro" template. Foreign payments can also be sent as express orders. Just activate the tick box <spoed> in the first screen.

4.2 Standing orders (Periodical payments)
With "Betalen en Sparen" it is possible to enter a repetitive order. If the order regards a third party you need to use the "Bankgiro" template. With the "Eigen Rekening" (Own account) template you can enter an order several times between two of your accounts, as registered in the contract (for instance, an automatic deposit). By clicking on "Periodiek" (Periodical) you will notify the bank that this order has to be carried out several times. You can then choose a frequency ("Termijn") for this standing order and fill in the number of times ("Aantal") you would like the order to be executed (minimum value: 2). You can fill in the number ("aantal") 99 to indicate that this standing order should run until cancelled.

4.3 Postdated order
In the "Bankgiro", "Acceptgiro" and "Eigen rekening" (Own account) templates you can give a postdated order. By default the payment will have today's date as execution date. In the section "Uitvoerdatum" (Execution date) you can choose on which date you would like the order to go through. You can book an order up to a maximum of one year in advance.

4.4 Using the address book
You can add the payment details to the address book for later use. You can do so by clicking on "toevoegen aan adresboek". Once you have added a person in the address book, you can select him from the address book and all fields on the template will be filled automatically.

4.5 Changing or retracting a periodical or dated order
All orders that have been entered with the help of Rabo Internet Banking and of which a particular entered date has not yet been reached, can be changed or deleted. This is not possible for orders that have been entered for an 4 account outside your personal agreement. Orders entered for accounts that are connected to different agreements can only be altered by the holder of the original agreement.

You can find these orders on the screen "Geagendeerd" (Postdated). After you have clicked on <Geagendeerd> in the menu bar you will find the buttons <Wis> (Delete) and <Wijzig> (Change). If you would like to retract an order click on <Wis>. If you click on the button <Wijzig> then the original template will appear again and you can change the details. The cancellation or alteration of an order must be sent to the Rabobank computer via the menu option <Verzenden opdrachten> (Send payments) or <Verzenden> (Send).

5. Status report of payments sent

To check whether your payments have been executed you can login in "Betalen en Sparen" (Paying and Saving). After you have signed on all orders which have been postponed will automatically be shown on a "Waarschuwingsscherm" (Warning screen).

To verify the status of all payments, click on "In behandeling" (Being processed). An overview will be shown of orders that are being processed at that moment or have already been processed. The status of the orders will indicate if the order has been processed. The following statuses excist:

Aangeboden (offered)	The order has been sent to the Rabobank computer. The execution date of the order is today's date. To check if the order has been processed you can consult "Betalen en Sparen" later on in the day
Goedgekeurd (approved)	The order has been sent and/or is being processed by the Rabobank computer. Orders with this status have already been debited from your account. Please consult the "Transactieoverzicht" (Transaction statement)
Uitgesteld (postponed)	The order has been sent to the Rabobank computer. The execution date of the order has arrived, however the order could not be processed on that day due to insufficient funds. The Rabobank computer will try to execute the order within 3 business days from the original order date
Afgekeurd (rejected)	The order has been sent to the Rabobank computer and the execution date has arrived. The computer has definitely rejected the order. This could be due to: - Incorrect details have been entered or the order can not be processed from this account - Funds on your account were insufficient on the execution date as well as the following 2 business days

Approved orders will stay visible on the screen "In behandeling" (Being processed) for the next 7 days. Rejected orders for 14 days. Approved orders are also visible on the "**Transactieoverzicht**" (Transaction statement) screen. On this screen you can see all the transactions per account during an indicated period given by you. 5
Orders with a processing date in the future can be found on the screen "**Geagendeerd**" (Post-dated). On this screen you will also find your periodical transfers.

6. Other options

Orders which have not yet been processed, will automatically appear on the "**Waarschuwingsscherm**" (Warning screen) when you restart "**Betalen & Sparen**". You will also receive information regarding special processing dates, for example due to bank holidays.

All messages are being saved in "**Mededelingen**" (messages) which you can access in the taskbar on the left. You can also access the address book there. A maximum of 75 addresses can be added to the address book. For RIB Professional the number is unlimited.

7. Ending the session

You can end your Internetbanking session by clicking on <**Uitloggen**> (Log off) in the taskbar. You will exit the secured site. If you wish to end the session while there are still orders ready to be sent, you will automatically be sent to the screen "**Opdrachten verzenden**" (send order). If you close without sending the orders to the Rabobank computer, the orders will be deleted. In RIB Professional the orders will be saved

8. Helpdesk Rabobank Internet Banking

If you have questions you can call the helpdesk Rabo Internetbanking at 0900 – 09 05. When calling from abroad 0031 495 584 221. Opening hours are Monday till Friday between 08.00 to 22.00 hours and Saturday and Sunday between 09.00 to 17.00 hours.

9. Dictionary

Dutch	English
Aangeboden	Offered (for payment)
Aantal	Number (quantity)
Acceptgiro	Payment order template (could also been added to invoice)
Adresboek	Address book
Afgekeurd	Rejected
Afsluiten	Close
Annuleren	Cancel
Bankgiro	Payment order template
bankpas	Bank card
Bedrijven	Company
Begunstigde	Beneficiary
Berichten	Messages
Betaalopdracht	Payment order
Betalen	Paying
Betalen Buitenland	Foreign payments
Eigen rekening	Own account
Europas	Rabo Debit card

Geagendeerd	Post-dated
Goedgekeurd	Approved
Halfjaarlijks	Twice a year
In behandeling	In process
Jaarlijks	Yearly
Kaart	(bank) card
Kosten	Costs (bank charges)
Laatste poging	Final attempt
Land	Country
Maandelijks	Monthly
Muntsoort	Currency
Naar rekening	To account
Omschrijving	Payment reference
opdrachtgever	Initiator (of payment)
Per kwartaal	Quarterly
Periodiek	Periodical (standing order)
Plaats	Place
Random Reader	Authentication device
Rekeninginfo	Account info
Rekeningnummer	Account number
Sparen	Saving
Spoed	Urgent
Tariefinformatie	Explanation of charges
Ten name van	Name beneficiary
Termijn	period
Toelichting	Explanation
Toevoegen	Add to
Transactieoverzicht	Transaction statement
Uitgesteld	postponed
Uitvoerdatum	Execution date
Uw pin is geblokkeerd	chip on your pass is blocked
Van rekening	From account
Verdeling van de kosten	Dividing charges
Verzenden	Send
Volgende	Next
Vorige	Previous
Waarschuwingsscherm	Warning screen
Wekelijks	Weekly
Wijzig	Change
Wis	Delete